WAYS PROPOSED TO OFFSET ITS EFFECT -JOHN BRISBEN WALKER SUGGESTS A NATIONAL CLEARING HOUSE BANK AFTER THE AUSTRO-

HUNGARIAN MODEL. Although the regulations imposing charges for the collection of out-of-town checks were adopted by vote of practically all the members of the Clearing House Association, it is well understood that the unanimity of sentiment was apparent rather than real. While, then, there is an important body of influence among the Associated Banks which is opposed to the charges -at least to the scheduled rates which become operative on Monday-it is not probable that this opposition could muster a majority vote; and the regulations cannot be "altered or reseinded until they have been in force at least three months, except by majority vote of the Clearing House Association." ment for even three months of the new rules, especially at this season, with the spring trade just opening, would have an effect little short of disastrous upon the business of the department stores and the retail dry goods stores, so large a part of whose trade is conducted through mail | ness men of all classes by the resolution of the orders, with which small checks are inclosed for | Cleating House Association is becoming more payment of goods ordered; and also upon the and more pronounced. A number of men seen publishers of hooks, periodicals and newspa- by a Tribune reporter yesterday freely expers, who also must pay 10 cents charge upon pressed themselves in regard to the banks' acevery check accompanying a purchasing or sub- tion scription order, no matter if the check is for Carson C. Peck, of F. W. Woolworth & Co. only a dollar. So it is no wonder that, the pros- , the five and ten cent store syndicate, voiced the pect of early relief through action of the Clear- sentiment of his concerns. Mr. Peck said: "We ing House Association itself being extremely small, these threatened interests are seriously discussing alternative remedies.

One proposition, referred to in The Tribune yesterday, is for the establishment of a bank business to Philadelphia. This we can do readthe stockholders of which would be firms and fly. You see, our business is peculiar in many undertake the collection of out-of-town checks Me, in the East, and going South as far as at much more equitable rates than those pre- Norfolk, Va. In all these cities we have bank which meets much favor and which is to draw checks on these various banks, and delikely to be adopted by many mercantile firms, posit them to our account here. In this way we contemplates the transfer of their accounts from National or State banks to trust companies, the of our stores being in nearby cities, it takes largely offset the expense to the depositor of the course, as many of the places are free collection by the trust company, assuming it to this brings to New-York \$3.000,000. Besides for collection. A plan for the ultimate solution of the whole matter of collection charges has been suggested by John Brisben Walker, who proposes the organization of the "National Clearing House Bank," to be modelled on the Hnes of an institution conducted by the Government of Austria-Hungary, which has for many years been in successful operation in that OUTLINE OF THE PLAN.

Mr. Walker's plan is in outline as follows The bank would have a capital of \$500,000; to be invested in United States 3 per cent bonds and subscribed with the agreement that the divi-dends shall never exceed 10 per cent a year, any surplus to be placed in a sinking fund. The bank would be managed by a president, the | tio only salaried officer, and twelve directors, nine of whom and the president would be presidents of leading banks. No account for less than 850 would be opened, the dependent, on payment of \$3.80 additional, to receive a book containing stubs, one, a record-slip, remaining in the book, the second to be a receipt stub, and the third a stub constituting the bank's woucher. The depositor, living in Boston, for instance, having which is printed in the form of a receipt by the bank for the sum specified, with instructions to The second stub, the check proper, is filed at the New-York office of the bank. The third stub, printed in the form of a receipt from the payee, is made up with a package of other similar stubs and forwarded to the branch bank at Chicago, the list of these checks, forwarded But each day, constituting the credit to which the

branch bank is entitled from the central office. This last stub is mailed to the payee, who can given cash it, deposit it with his own bank for collection, or, if he is a depositor of the National Clearing House Bank, pas sthe stub to his account with that institution. The cost to the maker of the check for whatever amount it may be, would be 3.8 cents. The cost to the bank which would be reimbursed by the charge to the maker of the check, it is estimated would be about three and a half cents a check. Including the postage on the two postal-card stubs. In Austro-Hungary the cost of printing and handling these checks is about 1.4 cents apiece. In each city, town and village the strongest and most conservative bank would be designated as the representative of the National Clearing House Bank, its services to be given without compensation other than that derived from the advantage obtained from the prominence given it by being the representative of the central institution. The \$500,000 capital stock of the National Clearing House Bank, the plan provides, shall be divided among the Clearing House bank to the central institution. The \$500,000 capital stock of the National Clearing House Bank, the plan provides, shall be divided among the Clearing House banks of this city, in proportion to their several banks of this city, in proportion to their several charge to the maker of the check, it is estimated | plan average deposits.

CIRCULARS ISSUED.

Circulars were issued downtown yesterday describing the proposed organization of another institution for the collection of country checks, to be called the "Bank of Collection." In this bank country checks received by the various existing banks of the city would be deposited by them, to be checked against by the "Bank of Collection" on the following day through the describing the proposed organization of another Clearing House

Another apparent move against the interests

Another apparent move against the interests

of the country banks came to light yesterday

Sir: No hard-and-fast rule ought to apply as to when it was learned that certain Clearing House | banks charging for collecting country checks. It is banks which have item prominent in bringing a matter for a discriminating policy, which each about the adoption of the new collection charges were sending to merchants and corporations all

·Young children, to avoid marasmus, scrofula, or rickets, and develop healthy tissues, bones and teeth, need fats and not be equitable, nor good yours heartly.

New-York, March 27, 1889. hypophosphites. Dr. W. Gilman Thompson, Prof. Materia Medica and Therapeutics, in the University of New York, asserts that Cod-liver Oil is the best fat for the purpose

Scott's Emulsion is cod-liver oil partly digested and combined with hypophosphites, it gives children material for rich blood, solid flesh, bones and teeth.

50c. and \$1.0c. all druggiets. SCOTT & BOWNE, Chemists, New York.

over the country signature blanks, with slips OPPOSED TO THE CHECK TAX inclosed, on which were these words: "Please retain this until it is to your interest to use it. A person living in the city who desires to become a depositor in a bank places his signature in a book kept for the purpose by the bank. An out-of-town would-be depositor signs a "signature blank" which he forwards to the bank.

where it is preserved as a means of identification of his signatur.

Large corporations in other parts of the Union
are in the habit of keeping balances in NewYork banks and checking against them; but the
sending of the invitations quoted above to prospective customers, large and small, by NewYork City banks, is more than a suggestion of
the advantages of pursuing such a course. When
the collection charges go into effect next week, a
merchant in the interior who has received one the advantages of pursuing such a course. When the collection charges go into effect next week a merchant in the interior who has received one of these "suggestions" will naturally say: "It seems to be to my interest now to use this signature blank." Thereupon he will fill it out and forward it, at the same time transferring from the "country bank" in his own city or town to the New-York bank selected by him the whole or a large part of his balance. Thenceforth he will be enabled to draw checks against his balance without any question arising between him and the New-York merchants with whom he has transactions, as to which of the two must bear the collection charge, for there will be no collection charge, as his checks will be New-York City checks—"New-York money." Incidentally, the New-York bank will have its lognable funds increased by the amount of his deposit, and the business of the "country bank" of which he was formerly a customer will be curtailed by the same amount.

COMPLAINTS IN THIS CITY.

COMPLAINTS IN THIS CITY.

The feeling of opposition aroused among busi-

look upon the move as very short-sighted policy We find that the tax would cost us at least \$2,000 a year. But we don't intend to pay it. We propose to transfer the bulk of our financial corporations especially likely to suffer by the respects. We have stores in fifty cities, stretch-"He-cent minimum charge," and which would ing from Pittsburg in the West to Lewiston, cribed by the Clearing House. Another plan, accounts, and it has always been our practice allowed by which on deposits would the banks little time to collect the checks, and talked with the officers of the half and at that the small banks don't favor the plan at all. They say, however, that they were forced to join in the movement by the big banks. About six of these big banks govern the action of the association, and they wanted the tax, so the small ones felt obliged to agree to the resolution. small ones fell obliged to agree to the resolution. I told the president of a large downtown bank of this, and he asked why. If they didn't approve, did they sign it. They were forced to, of course. When I objected to the cashier of another of our banks, he wanted to know if I realized how much it cost the banks to make these collections. It costs us, he said, \$50,000 yearly. To my reply that most concerns expected to mean some expense in the transaction

various towns we have stores in they will take our checks, and 'can collect the same without being obliged to charge us. This seems to be a loophole inadvertently or perhaps purposely would be opened, the deposition, on payment of \$3.80 additional, to receive a book containing one hundred checks and one hundred deposit slips. The checks would be printed with three

VIEW OF A PUBLISHER.

Charles A. Chapp, of the firm of E. P. Dutton occasion to make a payment in Chicago, fills & Co., publishers, said: "I suppose the banks out the check and its vark as stubs and ad- know their own business. It is notural that dresses, and incloses the check in an envelope | banks should want pay for the work which they addressed to the National Clearing House Bank, do for us. At the same time, the charge they New-York. At that institution the first stub. make is rather high. I don't think it will make which is printed in the form of a receipt by the business for them. I know that we have always business for them. I know that we have felt a sort of moral obligation to keep balance to give them some return for th pay to the designated payee, is signed by a bank official and returned by mail to the depositor, the back of the stub being printed as a position, the back of the stub being printed as a

burdensome and disproportionate. It is, torrover, entirely uncalled for at this time.

no share. This resolution is an imposition. It will probably hurt the banks themselves, for the trust companies, who are willing to pay on deposits, will get a much larger amount of business. I shouldn't wonder if they would be liged in self-interest to go back to the old

NEW-HAVEN BANKERS INVESTIGATE. New-Haven, Conn., March 28.-A largely attended meeting of the New-Haven Clearing House Asso ciation was held to-day for the purpose of taking

a matter for a discriminating policy, which each bank should decide for itself. Some accounts are so profitable that it is good policy not to tax country checks, ethers are so poor that a tax is a matter of equity. Unless the average balance of any account is large enough so that interest thereon at 5 per cent will pay for the cost of keeping that account, its owner englit not to ask a costly service of the bank without rendering compensation. Country merchants might with equal propriety demand that all jobbing houses should deliver freight without craftage being charged, because some firms deliver goods to city customers free of cost. It would not be equitable, nor good policy for the josher. Yours heartly.

New York March 27, 1839.

TOO EARLY FOR JUDGMENT.

To the Editor of The Tribune. fir. Regarding the new rule of the Cheating House, it seems to me that it is rather too early

NEW-YORK MERCHANTS AGAINST THE ACTION OF THE CLEARING HOUSE.

COMPLAINT THAT IT IS A BURDEN AND AN IN JUSTICE-WILL DRIVE BUSINESS ELSEWHERE. prominent business houses in New-York in proing House imposing a tax on the collection of out-of-town checks. In addition to those already published, the following have been sent to The Tribune complaining of the burden, and in many instances describing it to be an unbearable tax on business interests. In some instances an intention is expressed to transfer

ROBBERY AND EXTORTION. To the Editor of The Tribune

The new rule of the Clearing House with regard to tax on country checks robs us of about thanks for raising its mighty voice in opposit, to this rule, A. E. PHILP & CO No. 58 Breadway, March 27, 1899.

CONDEMNED ON EVERY HAND.

To the Editor of The Tribune opinion, as well as that of other merchants we have to think it will play havon in future elections in the Republican party. The banks and meriants of New-York State are ainse-tenths Republicans. We think you have done the proper thing and trust that you will have a prompt recall of the fallon.

ZADEK EROTHERS.
No. 675 Broadway, March 27, 1899.

ITS INJUSTICE CLEAR.

Editor of The Tribune. The new rule of the Clearing House is to will amount in most instances to a tax not attempt to collect from their customers nereby risk the clienation of their trade io cities which would be on the alert to make jost of such a pertinent argument to divert from New-York

from New-York.
Impracticulability of collecting this tax from aker of the country check conceded, it seems its injustice is clear. The average business of New-York City certainly carries a bank as large enough to entitle it to this service, with the exception of checks on obscure places, which were bettern been willing to render nd, with the exception of checks on obscure place tost banks have hitherto been willing to rend HILL BROTHERS No. 806 Breadway, March 27, 1899.

AREITRARY AND UNCALLED FOR.

To the Editor of The Tribune.

no can least afford an expense of this kind. THE ALLIANCE PUBLISHING COMPANY No. 19 West Thirty-first-st., March 27, 1899

WISH THE TRIBUNE SUCCESS To the Editor of The Tribune.

checks will affect our business unless we insist of New-York City merchants.
SPIEGEL & PREHS.
Herman Ho

No. 314 Grand-st., March 27, 1899.

WILL DRIVE BUSINESS FROM BANKS. To the Editor of The Tribune.

Sir: The new rule of the Clearing House gard to tax on country checks we do not think is and if it is enforced it will drive considerable their stocks. The absence of interest on balances r, without any inforced we seriously contempare inforced we seriously contempare in the inforced we seriously contempare Compa

BELIEVE IT WILL BE MODIFIED.

We gard to tax on country checks will not affect our My busic business injuriously, as our business lies entirely balan with the wholesale merchants, who will have no fact, this has been their custom from all distant points. Banks, however, should not gacrifice their for iers, and for them. "We think that the tax is burdensome and disproportionate. It is, moreover, entirely uncalled for at this time. The banks are prosperous and making money. But it is one of those things which, we think, will find its own level. It will have to be modified."

The opinion of F. Booss & Bro., furriers, was given by a representative. "The tax is not right. Already the banks are paid for collecting for us. They have our balances, and from their use they get good returns, of which we get no share. This resolution is an imposition. It

A TAN NO BUSINESS CAN STAND.

To the Editor of The Tribune. Sir. The new rule of the Clearing House serious-ly affects our business, as, like all other publishers of papers having a wide circulation, we receive re-

AGAINST THE CITY'S BUSINESS INTERESTS. To the Editor of The Tribune.

Sir. The new rule of the Clearing House Associa ing to the most conservative estimate. Our trade from the South and Southwest would resent an attempt to tax their remittances by an extra charge for exchange, and the entire burden of this lax will have to be borne by our firm. We regard this new rule of the Clearing House Association as unwise and prejudicial to the best interests of the business community, and most emphatically protest against the limboxation.

No. 72 Walker-st., March 37, 1899.

The second class is composed of large mercantile houses and corporations which keep large average balances—\$2.000 to \$50.00 and upward. The use of these balances compensates the bank for the labor involved in collections.

A discrimination should be made between these automatic in its operation. I would surgest the retention of the new rule, with an amendment, viz.:

Each depositor to receive credit 6, e., collections

ADDS TO THE EXPENSE OF DOING BUSINESS. To the Editor of The Tribune. Sir: The probable effect of the new rule made by

the Clearing House with regard to a tax on country checks will be to add considerably to the ex-pense of our business. We receive a large number of small checks running from \$1 to \$5, and this tax will make an average expense of 5 per cent on this will make in allows.

Whether we can induce our customers to remit us in money orders is a question upon which we have many doubts, and to compel them to do so we are quite sure would cause trouble.

HENRY G. ALLEN & CO.

No. 120 Fifth-ave., March 27, 1899.

AN INOPPORTUNE MOVE BY THE BANKS.

To the Editor of The Tribune. House, it seems to me that it is rather too early for any person who is not a thorouga financier to express an opinion on the question. It is a case in which there seems to be considerable to be cand in which there seems to be considerable to be cand in which there seems to be considerable to be cand in which there seems to be considerable to be cand in which there seems to be considerable to be cand in which the seems as if the Clearing House hanks have been rather precipitate in sextling the time on which the new rule is to take effect at such a near date, and have chosen a very inconvenient season, just when monthly and quarterly settlements are due and the friction caused will be the greatest. I think any reasonable person will not question their right to make the charges if they think they are just when the final collection is entered by the New York City banks from all expenses of collection, with they cannot expense to one that the just method to pursue in the handling of out-of-town cheeks is for the New-York City banks to accept them for collection, and not to credit the customer's account until the checks have been actually collected. This would entirely do away with the heavy interest which bankers claim is now paid by them. The amount of the exchange on each check is as a rule a small item, and where the exchange is in fact the country bank this can be credited when the final collection is entered by the New York City banks from all expenses of collection, with they could well affect in so doing and I do not doubt that in a large portion of their transactions it would be but just. Whether it is a wise mour remains to be seen as a "result of experience. Yours very truly."

New-York, March 28, 1829.

Sir. It appears to me that the just method to enced them for collection, and not to credit the customer's account the customer's account the following collection. The mount of the customer's account the following collection. The final not to credit the customer's account the following collection. The foll Sir: It appears to me that the just method to

Editor of "The American No. 62 West Broadway, March 27, 1899

WILL DEPOSIT WITH TRUST COMPANIES.

To the Editor of The Tribune. Sir: We consider the tax on country checks, as far as merchants are concerned who keep a good round balance in the banks, a great injustice the new rule is enforced we probably shall draw our surplus money out of the banks and depo in trust companies, and leave only sufficient funds in the banks to meet current needs. By depositing our surplus in trust companies we expect to realize enough in interest to offset the charge on our country checks by the banks. We think that the banks are making a mistake. They have prospered in the past, and in our opinion ought to have let well enough alone.

L. A. SALOMON & BRO.

No. 216 Pearl-st., March 28, 1839.

PERHAPS A DEATHBLOW TO BUSINESS. To the Editor of The Tribune.

Sir: The proposed new rule of the Clearing House to tax country checks we regard as of very serious import, if it does not prove a deathblow to our business. Most of our money for subscriptions comes to us by checks. If, added to the postage on our papers, postage on the repeated blils sent out, there is to be a charge for collecting the check on a one-dollar subscription, why Uncle Sam and the banks will get it all, and we shall have to "throw up the sponge" to this Fitzshall have to "throw up the sponge" to this Fitz immons blow on our solar plexus. That in this natter yours may prove The Tribune of a De-northenes we shall ever pray. THE STABLE PUBLISHING COMPANY, No. 19 Park Place, March 28, 1899

THE NEW RULE OUTRAGEOUS

To the Editor of The Tribune. Sir: The new rule of the Clearing House, with regard to a tax on country checks, is outrageous. I receive on an average about twenty foreign becks a day for subscriptions at \$2 each, and for this the bank will charge me \$2 a day. firm in forty pay by draft on New-York, all the rest sending their checks. I have always kept a good balance in two New-York banks, that has been entirely satisfactory, and think if this charge is made they should allow me interest on my neposits. In my experience as a publisher for overtwenty years I find business men and subscribers will send remittances that will give them the least trouble, and that is by check.

INTEND TO DO BUSINESS ELSEWHERE.

Sir: The rule of the Clearing House with regard to putting a tax on country checks will affect our business very materially, so much so that we prose to transfer our banking business to some inpose to transfer our banking business to some in-stitution in a nearby lown not affected by the New-York Clearing House rules. We have already observed the well-directed and spirited efforts of The Tribune in behalf of the business community of New-York City and these efforts should have the liberal support of every New-York business man. J. B. TALLTAVALL. Publisher of The Telegraph Age." No. 253 Broadway March 28, 1899.

IS IT A DEAL WITH THE EXPRESS COM-PANIES?

To the Editor of The Tribone Sir: Should the new rule of the Clearing House go into active operation it would seriously obstruct. our business. The majority of our customers send between the Clearing House and the express com-panies, because the express companies would un-doubtedly get the majority of the business should the Clearing House stand by their resolution. Of course, we sincerely hope that the Clearing House will seriously consider, and after such consideration withdraw, their new rule. BRADDIN HAMILTON, Superintendent of the Eniscopal Publication Society. Episcopal Publication Society Tract Building, March 28, 1890.

UNJUST TO LARGE DEPOSITORS.

To the Editor of The Tribune. collections on checks, there are many sides and questions of much import to banks, as well as to balance in his bank; the bank receives good value money to loan, and to this class of customers it seems an injustice, for they can well afford to make collections for them. Then, again, there is a large percentage of bank customers who do not keep so large a balance to their credit; they keep a good account, but not enough to call a regular balance. Again, there are many who keep a bank account for accommodation, to have their checks collected and draw money before the bank collects on them. As to these, it would seem nothing more than just that they should pay for the accommodation. Certainly, the bank cannot afford to collect, pay postage, find printing matter, etc., for many of their depositors who never keep even a respectable balance.

My many that they should pay for the accommodation. Certainly, the bank cannot afford to collect, pay postage, find printing matter, etc., for many of their depositors who never keep even a respectable balance.

My complian is that where a depositors who never keep even a respectable balance.

My complian is that where a depositors have a second to collect the collections of the evening detectives made a surface to the hard they should prove the collection of the collections of the evening detectives made a surface and seventeen checks for various amounts. The police are inclined to think that has made a business of robbing the mails, and that many checks advertised as missing have been in his possession.

William Everett House, the wholesale drygoods merchant, has lost seven checks, amounting to \$1.166.56, and many are among the lot found on Abeles. They are all drawn on the Badford Bank, Halsey-si, and Bedford-ave, Brooklyn, but are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by James M. Bell & c.o., No. 21 Warrenstant are signed by for keeping his account, by having the depositor's

many of their depositors who never keep even a respectable balance.

My opinion is that where a depositor keeps a balance of, say, a certain amount he should not be called upon to pay collections on his out-of-town checks; but parties not having any reasonable balance should pay for the accommodation, it certainly must cost the bank \$29 per annum to keep an account for each of its depositors for collections, printed matter, etc. Now, if a depositor does not keep his balance equal to \$20, his account is a loss to any bank he deals with, or, if not a loss, the bank makes nothing out of the account, and must make it out of those keeping a large balance. On this class of depositors falls the injustice of the Clearing House rulings.

No. 35 Bedford-ave., Brooklyn, March 37, 1899.

TO USE A NEW-JERSEY BANK AS A RESULT. To the Editor of The Tribune.

The new rule of the Clearing House affects our business to the extent of about \$2,000 a year of ellections of our subscription accounts. to the fact that the price of our journal is only \$1 a year, and as a majority of our subscribers pay pay the maximum amount of assessment, or, in other words, 10 cents on each check of \$1 received. Insimuch as 10 per cent saved is 10 per cent made, we have decided to accept the offer of a reliable banking-house in New-Jersey, and will, prior to April 1 transfer our account to the New-Jersey institution.

April 4. transfer our account to the New-Jersey institution.

You have our support in the work which you
have undertaken, and we believe that you are bound
to be successful. We believe that this arbitrary
rule of the Clearing House will not hold; it certainly should not.

INTERNATIONAL JOURNAL OF SURGERY
COMPANY, J. MacDonald, Secretary and General Manager.

UNJUST AND ARBITRARY.

Sir: The new rule of the New-York banks regarding charges for collecting country checks is unjust and arbitrary, and will therefore kill itself. The banks should be compensated for their labor classes of depositors concerned. The first class has average balances of a few hundred dollars, kept tion, creating a tax on country checks, will mean almost solely as a basis for collecting country a direct loss to us of \$300 to \$500 annually, according to the checks, often of large volume. The labor to the m the South and Southwest would resent an at- | The second class is composed of large mercantile

houses and corporations which keep large average balances—£5.000 to \$50.000 and upward. The use of these balances compensates the bank for the labor involved in collections.

A discrimination should be made between these two classes. The rule must be made simple and automatic in its operation. I would suggest the retention of the new rule, with an amendment, viz. Each depositor to receive credit 0. e. collections free of charge for an amount of collections each month equal to his average daily balance during the month. This would properly compensate the bank for its labor, by use of balances or charge for collection, and place the burden of these charges where it belongs.

H. MASGN, Secretary, Security Insurance Company, New-Haven, Conn., March 27, 1899.

WILL CAUSE A CONSIDERABLE LOSS. To the Editor of The Tribune Sir: The new rule of the New-York Clearing

House, making a charge for collecting country checks, will scriously affect the business of "The Examiner." A large proportion of our receipts for subscriptions are in small checks on country banks, and the new rule will entail a considerable loss in the course of the year-a loss which we can ill afford to bear. THE EXAMINER COMPANY. New-York, March 28, 1866.

bills in drafts, and there will, for these reasons, he

bills in drafts, and there will, for these reasons, he no necessity to keep such a balance in my bank as I have kept heretofore.

If my bank, therefore, insists upon upholding these outrageous charges, I will reduce my balance to a few hundred dollars, and buy drafts whenever I need them. With the interest on the money so withdrawn from my bank I shall fully be able to pay the excessive amounts which they will charge on such small items which will occur and will have to be accepted, notwithstanding the rule to accept New-York funds only as payment.

CHAS, WILDERMANN.

A WORD TO THE CLEARING HOUSE.

To the Editor of The Tribune As publishers of a one-dollar weekly we receive every year thousands of dollar checks from all sec-tions of the country, a large proportion of these oming from isolated localities and on which, cording to the rules, we will be called upon to pay ready close margin, sufficient to seriously injure our business. The Clearing House is master of the tuation-so long as any business remains for them to handle-for remittance by greenback is azardous, and money orders for \$1 cost 5 cents,

On the other hand, the Clearing House dibly entitled to reasonable compensation for col-ection. Let it place the limit at one-quarter of 1 per cent for sums over 10, and 1 per cent on all checks under that amount, and merchants might

A. T. DE LA MARE PRINTING AND PUBLISH-ING COMPANY, A. T. De La Marc, President, New-York, March 28, 1899.

SHOULD BE LEFT TO COMPETITION.

To the Editor of The Tribune Sir: It is with me a serious tax, which I shall have to try to transfer to my customers. But it is ion't see why it is not just as easy in the end to choulder it directly as indirectly. Nor do I see

why it should not be left to open competition, instead of being "cornered" by a combination, as is undertaken. undertaken.
On the other hand, I don't see why it is any more wicked for the banks to combine when they can than for others. The legitimate thing text is for the banks customers to combine.
I have a scheme that will work, actually save enormous expense, and make the banks "how!," If generally adopted-open for consideration when there is a demand for it. JOHN B ALDEN.
No. 440 Pearlist., March 25, 1829. Publisher.

ESPECIALLY SEVERE ON PUBLISHERS. To the Editor of The Tribune.

Sir: As to the new rule of the Clearing House with regard to a tax on country checks, while we expect to obviate to some extent the difficulty by stamping our bills "Payable with New-York ex ige," we certainly are of the opinion that the bution is a great mistake, and that it will hart the business interests of the city, and especially Friday. Although we may advise with our ers and request them to send cafts on New-York ceive a large number of personal checks, and, of

rms us that the collection charges will You will readily understand that we

Continued on Tenth Page.

CAUGHT ROBBING THE MAILS.

POLICE CATCH A MAN WHO CONFESSES TO BIG THEFTS.

An arrest was made by Officer Arthur N. Dickeron, of the Church-st. station, shortly after t o'clock last evening that the police think will develop into an important case. While Dickerson and Paul Hermann, of No. 40 West Twelfth-st., were standing near Church-st, and Park Place they noticed a man come to the mailbox on the northwest corner and take a package from the top of the box. He was placed under arrest and was taken to the Church-st. station. He described himself as ing at No. 126 East Tenth-st. In his possession

and \$19.

In the course of the evening detectives made a number of attempts to get a story from Abeles, and after considerable questioning he confessed. Abeles said that he had been following the practice of robbing mull-boxes for about three weeks, and learned the "trade" from a friend. All the articles he had in his possession last night, he affirmed, were taken during the day.

Abeles described himself as a Hungarlan of good birth. A passport signed by Emperor Franz Josef was found in his possession.

The police are inclined to think that Abeles is either a scapegoat for some one else or is one of the eleverest criminals they have come across in some time.

MORE CONTROL BY THE CITY.

HOMER FOLKS'S VIEWS ON PUBLIC SUPPORT OF PRIVATE CHARITABLE INSTITUTIONS.

At a meeting of the Social Reform Club, held in Its rooms, at No. 45 University Place, last night, Homer Folks, secretary of the State Charities Aid Association, addressed the members on "Support of Private Charitable Institutions."

Support of Private Charitable Institutions." Mr. Folks said in port:

The subject of grants of public money to private institutions might seem at first glance an easy subject to deal with. But it has occupied the artention of all the legislatures and constitutional conventions ever convened, the attention of the officers of the State, the county and the city, and has not yet approached a satisfactory settlement. It involves constitutional law and our idea of the function of the State and the Church. I will take timeto-night first, to sketch the historical growth of the system as it exists in New-York State, and second, to give a brief statement of the present situation in this city.

Up to 1824 public and private charities were distinct. Public institutions were in charge of public officials and cared for immaics put there by the public, and private institutions were supported by private funds, and cared for immaics sent there by private persons. In 1824 the House of Refuge on Randal's Island was started as a private corporation, the first of its kind. In 1825 it received an appropriation from the State, and ever since, although it is still a private corporation, it has continued to receive State aid. In 1846 the first departure in granting appropriations to orphan asylums was made. This started by the educational side being considered. It was said that as the State provided education for its youth, money should be given to these institutions to educate the orphans. Badly managed public juvenile institutions brought the public to put its dependent children in the charge of private institutions and the city paid for the help it received. As the city and county did not appropriate as generously as the institutions thought they ought, the practice commenced of going to Allany, and it was easy to get the Legislature to pass laws directing the city or the county to pay certain sums.

The Constitutional Convention of 1894 introduced two changes. The first provides that the Legislature may authorize, but not require a

In touching on the present situation in this city

Mr. Folks pointed out that the budget this year carried \$1,784,000 for charities, some institutions recelving a certain sum per capita, and others a lump sum. He continued:

lump sum. He continued:

Can we find a principle by which we can establish what amount and to whom the State should give? If this were a new State I would put in the Constitution a prohibition of any grant of public money to private institutions. We could keep our public institutions on a high level then, and would not require private aid. But a different system has grown up. The constant tendency is to indefinite increase in money given. The city should select the person whom it will pay for, and say how long a time he is to remain. Otherwise you encourage the institution to keep him indefinitely without any attempt to help place him outside. Money should be given only for persons who otherwise would be in public thetitutions.

Mr. Folks was followed by Philip Ayers, who spoke on the same topic.

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KANSAS DESPERADOES

HOW THEY CONSPIRED IN CRIME-INNO CENT PERSONS CONVICTED FOR THEIR DEEDS.

Kansas City, Mo., March 28 - The Star" to-day prints a three-column story regarding the arrest of a remarkable gang of Kansas criminals, who for years have lived by means of robbers and mur-der. One of the gang is believed to be the murlerer of Joseph New, who was killed in Greenwood County, Kan., two years ago, for which crime life sentences. So firmly does Warden Landis of the Kannas Penitentiary believe in the innecessor of Mrs. New and Dobbs that he will immediately urge Governor Stanley to pardon them.

Frank Altgood, alleged to be one of the real mu-

the Kansas Penitentiary for horse-stealing, has confessed that he, Aligood and "Bill" Turner were the murders of New, and that Mrs New and Dobbs are absolutely innocent. Turner has not been found soons that the men who murdered New and robbed his dear body consists to con-vict the widow and Dobbs. The supposed murdrer, Altgood, according to Ballard, even went to far as to try to get on the jury which converted them. Ballard goes on to say that he, Altgood and Turner murderers, that operated in Southeastern Kansas horses stolen by the gang have been discovered murdered William Coulter, near Eureka, in 186 Officers who have been working on the case have

days ago, and the arrests noted were the outcome

Braves, too.

Ballard described these graves smiling as ha said that no one knew who their occupants were.

A few stragglers, he said.

Mrs. Mathes, Bailard said, kept a diary of the game's doings, and was thus enabled to aid in procuring albits. This game, continued Ballard one.

COLD AND SNOW IN SOUTHWEST.

STREETCARS STOPPED IN KANSAS-DAMAGE TO FRUIT AND CROPS.

Chattanooga, Tenn., March 28 (Special) -- A light now is falling here to-night, and a cold wave has

many places the most severe of the year, was general throughout the Southwest last night, and at ground. At Webb City, Mo., four store fronts were crushed by the heavy weight of snow on the awnand at Independence drifts were piled high. It oklahoma the storm assumed the proportiess of a blizzard, sleet and snow falling. It is believed that the snow will benefit growing wheat in Kansas, while in the Territories it is feared fruit has suffered.

region. It is feared the entire fruit crop of the Territory is ruined and that thousands of cattle on the reservations will perish.

BURNED HERSELF ALIVE.

HORRIBLE PATE OF A WOMAN WHO PERSISTENT. LY SOUGHT DEATH. Syracuse, N. Y., March 28 (Special).-Mrs. George

Gates, of Watertown, said to be slightly unbal-anced committed suicide to-day in a horrible manfound her in the cellar, her clothes saturated with kerosene and literally roasted alive. She was taken to a hospital, where she died within a short time. A short time ago she attempted to strangle her daughter by putting a rope around her neck and tying her to a bedroot. She also attempted her own destruction at that time, but was prevented by her husband's sudden arrival home. She had been twice confined as a limitic, but lately, owing to her acting in an apparently same manner, she had not been under surveillance.

CONVICTED BY HIS OWN BLUNDER.

ARREST AND CONFESSION OF A FORGER IN SYBACUSE

Syracuse, N. Y., March 28 (Special) -A man calling himself Julius D. Gray and registering at the Yates Hotel, was arrested last Saturday for passing a worthless check to which had been forget the signature of a prominent firm of this city. Ha was detected through a mistake in the signature, he firm name having been changed within a year. He had taken the name from one of last year's directories, and when confronted with his crime he directories, and when confronted with his crime he calmly admitted it and asked that his trial should be hurried. To-day he was arraigned and held for the Grand Jury on a charge of grand larceny. Since his arrest there have been queries regarding him from Buffalo and Rochester, and it is possible that he may have operated in both these places. He registered from Cleveland, Ohie, but says his home is at Marion, N. J. He is about thirty-four years old.

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